

**Information to identify the case:**

Debtor 1	Kenneth C Hilliard	Social Security number or ITIN xxx-xx-4701
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Paula P. Hilliard	Social Security number or ITIN xxx-xx-3451
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 17-21379-CMG		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Kenneth C Hilliard

Paula P. Hilliard

12/2/20

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Kenneth C Hilliard  
Paula P. Hilliard  
Debtor(s)

Case No. 17-21379-CMG  
Chapter 13

District/off: 0312-3  
Date Rcvd: Dec 02, 2020

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 04, 2020:**

Recip ID	Recipient Name and Address
db/jdb	+ Kenneth C Hilliard, Paula P. Hilliard, 705 Oxford Street, Belvidere, NJ 07823-1603
sp	+ Martin Jennings, 2109 Pennington Road, West Trenton, NJ 08638-1400
517851629	New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10675, Greenville, SC 29603-0675
517851630	New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10675, Greenville, SC 29603-0675, New Penn Financial, LLC d/b/a Shellpoint, P.O. Box 10675 Greenville, SC 29603-0675
517055350	++ PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982 address filed with court:, PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
516862845	+ PNC Bank, PO Box 747066, Pittsburgh, PA 15274-7066
516862846	Sears Card Services, PO Box 13337, Philadelphia, PA 19101-3337

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 03 2020 00:46:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Dec 03 2020 00:46:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516862839	EDI: TSYS2.COM	Dec 03 2020 02:08:00	Barclaycard Card Services, P.O Box 13337, Philadelphia, PA 19101-3337
516862841	EDI: CAPITALONE.COM	Dec 03 2020 02:08:00	Capital One Bank (USA), NA, PO Box 71083, Charlotte, NC 28272-1083
516862843	Email/PDF: creditonebknotifications@resurgent.com	Dec 03 2020 01:20:06	Credit One Bank, PO Box 60500, City of Industry, CA 917160500
517109787	EDI: JPMORGANCHASE	Dec 03 2020 02:08:00	JPMORGAN CHASE BANK, N.A., 700 Kansas Lane, Monroe, LA 71203
516862842	EDI: JPMORGANCHASE	Dec 03 2020 02:08:00	Chase Home Finance, PO Box 78420, Phoenix, AZ 85062-8420
517064544	Email/PDF: resurgentbknotifications@resurgent.com	Dec 03 2020 01:25:02	LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517037497	Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 03 2020 01:15:15	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517111390	+ EDI: MID8.COM	Dec 03 2020 02:08:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
516862844	Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 03 2020 01:15:14	Merrick Bank, PO Box 660702, Dallas, TX 75266-0702
517055350	Email/Text: Bankruptcy.Notices@pnc.com		

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517084556	EDI: PRA.COM	Dec 02 2020 22:22:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
517084573	EDI: PRA.COM	Dec 03 2020 02:08:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
516866038	+ EDI: RMSC.COM	Dec 03 2020 02:08:00	Portfolio Recovery Associates, LLC, c/o Sears, POB 41067, Norfolk VA 23541
516862847	EDI: RMSC.COM	Dec 03 2020 02:08:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
			Walmart/Synchrony Bank, PO Box 530927, Atlanta, GA 30353-0927

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516862840	*	Barclaycard Card Services, PO Box 13337, Philadelphia, PA 19101-3337

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 04, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 2, 2020 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing ajennings@raslaw.com
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Joan Sirkis Warren	on behalf of Joint Debtor Paula P. Hilliard joan@joanlavrylaw.com
Joan Sirkis Warren	on behalf of Debtor Kenneth C Hilliard joan@joanlavrylaw.com
Nicole B. LaBletta	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing nlabletta@pincuslaw.com brausch@pincuslaw.com
R. A. Lebron	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION bankruptcy@fskslaw.com
Shauna M Deluca	

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on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing sdeluca@rasflaw.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9